

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Bruce Nappi  
Serial No. : 10/669,929  
Filed : September 24, 2003  
Title : EFFECTING FINANCIAL TRANSACTIONS

Art Unit : 3692  
Examiner : Samica L. Norman  
Conf. No. : 4620

**MAIL STOP AMENDMENT**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

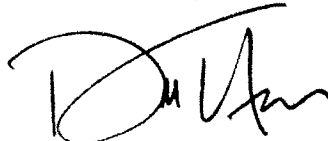
Applicants request consideration of the references listed on the attached PTO-1449 form. Under 37 C.F.R. § 1.98 (a)(2)(ii), only copies of foreign patent documents and/or non-patent literature are enclosed. Copies of any listed U.S. patents or U.S. patent application publications can be provided upon request.

This statement is being filed after a first Office action on the merits, but before receipt of a final Office action or a Notice of Allowance. The fee in the amount of \$180 for payment of the late submission fee of §1.17(p) is being paid concurrently on the Electronic Filing System (EFS) by way of Deposit Account authorization. Please apply any other charges or credits to Deposit Account No. 06-1050, referencing attorney docket number 13801-002001.

Respectfully submitted,

Date: \_\_\_\_\_

2/14/8



David L. Feigenbaum  
Reg. No. 30,378

Fish & Richardson P.C.  
225 Franklin Street  
Boston, MA 02110  
Telephone: (617) 542-5070  
Facsimile: (617) 542-8906

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**CERTIFICATE OF MAILING BY EFS-WEB FILING**

I hereby certify that this paper was filed with the Patent and Trademark Office using the EFS-WEB system on this date: February 14, 2008